



Order Filed on July 8, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

THE LAW OFFICE OF MICHAEL C. D'ARIES, LLC
222 Sussex Street
Harrison NJ 07029
Michael C. D'Aries, Esq.
(908) 337-8989
Attorneys for 21st Mortgage Corporation

In re:

JOSA A. LORA,

Debtor

Case No. 19-26760-JKS

Chapter 13

Judge: Honorable John K. Sherwood

CONSENT ORDER RESOLVING OBJECTION TO PLAN CONFIRMATION

DATED: July 8, 2020

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

21st Mortgage Corporation (“21st Mortgage”), a secured creditor, by its attorneys, The Law Office of Michael C. D’Aries, LLC, having filed an Objection to the Confirmation of Jose A. Lora (the “Debtor”) proposed Chapter 13 Plan, and counsel for 21st Mortgage and the Debtor having conferred, both parties seek to avoid costs and expenses incurred by contesting confirmation at this time, and the Loss Mitigation Period with regard to the real property located at 18 Woodbridge Court, Newton New Jersey 07860 (the “Property”) having been extended by the Court until August 24, 2020;

For good cause shown it is hereby ORDERED THAT 21st Mortgage’s Objection to Plan Confirmation is resolved upon the following conditions:

1. The Debtor shall continue to be under loss mitigation review until the earliest of: 1) termination of Loss Mitigation; or 2) the approval of a trial modification or other loss mitigation option.
2. Within 20 days of the occurrence of the earlier of the two alternative events listed in Paragraph 1, the Debtor shall modify the proposed Chapter 13 Plan, or surrender the Property.
3. The Debtor shall maintain the current monthly payments to 21st Mortgage in the amount of \$3,559.94 for the Property

Law Offices of Camille Kassar, LLC
Attorneys for Debtor, Lora A. Jose

By: _____
Camille J. Kassar, Esq.

Law Office of Michael C. D’Aries, LLC
Attorneys for 21st Mortgage Corporation

By: /s/ Michael C. D’Aries
Michael C. D’Aries, Esq.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Jose A Lora
Debtor

Case No. 19-26760-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db +Jose A Lora, 18 Woodridge CT, Newton, NJ 07860-2352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

Camille J Kassar on behalf of Debtor Jose A Lora ckassar@locklawyers.com,
kassarcr75337@notify.bestcase.com,bbkconsultantllc@gmail.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael C. D'Aries on behalf of Creditor 21st Mortgage Corporation mdaries@darieslaw.com,
ahelfand@helfandlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8